

MAR 2 2001

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT. OF INSURANCE
BY [Signature]

In the Matter of:

**ELIZABETH ANN BERBER and R.E.F.S.
OF ARIZONA, INC.**

Respondents.

No. 01A-054 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department"), has received evidence that R.E.F.S. of Arizona, Inc. and Elizabeth Ann Berber ("Respondents") violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings. Respondents neither admit nor deny the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. R.E.F.S. of Arizona, Inc. (REFS) is an Arizona corporation and is, and was at all material times licensed as a resident agency to transact insurance as a property and casualty broker, Arizona license number 669525, which license expires May 31, 2002.

2. Elizabeth Ann Berber ("Berber") is, and was at all material times licensed to transact insurance as a resident property and casualty broker, Arizona license number 797564, which license expires January 31, 2002. Berber is the current President and a Director of REFS.

3. Berber is the only Arizona licensed representative of REFS.

4. Berber reported a home address in Arizona on her original application for an Arizona resident insurance broker license and on her 1992, 1994, 1996, 1998 and 2000 renewal applications. In fact, Berber is not and was not at any material time an Arizona resident.

CONSENT TO ORDER

1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law and Order.

2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona. Respondents neither admit nor deny the foregoing Findings of Fact and consent to the entry of the foregoing Conclusions of Law and Order.

3. Respondents are aware of their right to notice and a hearing at which they may be represented by counsel, present evidence and examine witnesses. Respondents irrevocably waive their right to such notice and hearing and to any court appeals relating to this Consent Order.

4. Respondents state that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to them to induce them to enter into this Consent Order and that they have entered into this Consent Order voluntarily.

5. Respondents acknowledge that the acceptance of this Consent Order by the Director is solely to settle this matter against them and does not preclude any other agency, officer, or subdivision of this state from instituting civil or criminal proceedings as may be appropriate now or in the future.

2-15-01

Date

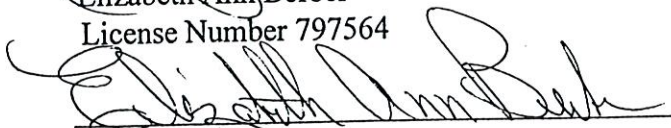
2-15-01

Date



Elizabeth Ann Berber

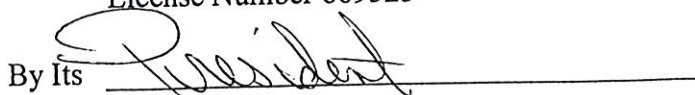
License Number 797564



R.E.F.S. of Arizona, Inc.

License Number 669525


By Its



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2 COPIES of the foregoing mailed/delivered
3 this 2nd day of March, 2001, to:

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